

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicants:	Wilmes, et al.	Docket No.:	40655.3700
Serial No.:	10/076,337	Examiner:	Gerald J. O'Connor
Filed:	February 15, 2002	Group Art Unit:	3627
Title:	TRANSACTION TAX SETTLEMENT IN PERSONAL COMMUNICATION DEVICES	Confirmation No.:	2479

**AMENDMENT AND REPLY**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Arlington, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated November 15, 2006, of which this Reply is filed within two months, please consider the following amendments and remarks:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.